

JAMES W. AMOS, SUBSTITUTE TRUSTEE

GRANTOR

TO

SUBSTITUTE TRUSTEE'S DEED

PERSONAL FINANCE CO., INC. OF
OLIVE BRANCH

GRANTEE

WHEREAS, Mickey Lee Grayson executed a Deed of Trust to Frank A. Riley, Trustee, for Personal Finance Co., Inc. of Olive Branch, under date of April 6, 1981, the same being recorded in Real Estate Trust Deed Book 271, Page 523, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Personal Finance Co., Inc. of Olive Branch, the legal holder of said Deed of Trust and the note secured thereby, substituted James W. Amos as Trustee therein, as authorized by the terms thereof, by instrument dated October 27, 1982, and recorded in Real Estate Trust Deed Book 289, Page 577, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and the holder of said indebtedness having requested the undersigned Substitute Trustee to execute the trust and sell said land in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Trustee's fees, and expenses of sale.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, I, James W. Amos, Substitute Trustee, pursuant to said request did on the 5th day of May, 1983, between the hours of 11:00 A.M. and 4:00 P.M. at the East door of the DeSoto County Courthouse in the City of Hernando, State of Mississippi, offer for sale, and sell, at public auction and outcry to Personal Finance Co., Inc. of Olive Branch, it being the highest and best bidder for cash, at and for the sum of Five Hundred and 00/100 Dollars (\$500.00), the following described property, lying and being situated in DeSoto County, Mississippi, to-wit:

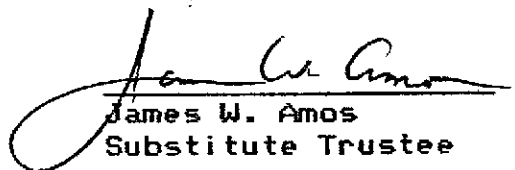
Lot No. 427 in Section "A" of Delta View

202
Addition of Lake O' the Hills Subdivision,
as shown on plat appearing of record in
Plat Book 4, Pages 23-24, in the Chancery
Court Clerk's Office of DeSoto County,
Mississippi, to which recorded plat reference
is made for a more particular description.
Said lot being situated in Section 19,
Township 3, Range 9 West, this being the
same lot conveyed by Harold V. Fitzgerald
and wife, Tera L. Fitzgerald to Edward C.
Collins and wife, Carolyn L. Collins, as
recorded in Deed Book 103, Page 269, in
the Chancery Court Clerk's Office of
DeSoto County, Mississippi.

The time, terms and place of sale were duly advertised for
three (3) consecutive weeks immediately preceding said sale by
publication in the DeSoto County Tribune, a newspaper published
and having a general circulation in DeSoto County, Mississippi,
with Proof of said publication being attached hereto and made a
part hereof, and by posting a Notice of said sale upon the
bulletin board at the Courthouse in said County on the 14th day
of April, 1983, and said Notice remaining upon the said bulletin
board until the date of the sale of said land.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, and the
payment to me in the sum of Five Hundred and 00/100 Dollars
(\$500.00) by Personal Finance Co., Inc. of Olive Branch, the
receipt of which is hereby acknowledged, I, James W. Amos,
Substitute Trustee, do hereby sell and convey to Personal Finance
Co., Inc. of Olive Branch the land hereinbefore described.

WITNESS MY SIGNATURE this the 5th day of May, 1983.


James W. Amos
Substitute Trustee

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned
authority of law in and for the jurisdiction aforesaid, the above
named James W. Amos, Substitute Trustee, who acknowledged that he
signed and delivered the above and foregoing Substitute Trustee's
Deed on the day and date therein mentioned as his free and
voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the
24 day of May, 1983.

(Seal) COURT CO.
My Commission Expires:

MY COMMISSION EXPIRES JAN. 2, 1984

Address of Grantor:
189 Holly Springs Street
Herndon, MS 38632

Address of Grantee:
P. O. Box 651
Olive Branch, MS 38654

N.D. Ferguson
~~Notary Public~~ Chancery Clerk

By: F.E. Davis, D.C.

T

DeSoto County Tribune

P.O. BOX 486
Olive Branch, MS 38654

601-895-6220

D.W. JONES
Editor and Publisher

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, D. W. Jones, editor of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of three (3) weeks consecutively, as follows, to-wit:

In Vol. XI No. 19, dated the 14th day of April, 19 83
 In Vol. XI No. 20, dated the 21st day of April, 19 83
 In Vol. XI No. 21, dated the 28th day of April, 19 83
 In Vol. _____ No. _____, dated the _____ day of _____, 19 _____
 In Vol. _____ No. _____, dated the _____ day of _____, 19 _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

Sworn to and subscribed before me, this 28th day of April, 19 83
 (SEAL)

NOTARY PUBLIC James W. Amos My Commission Expires _____

My commission expires February 3, 1989
 To James W. Amos

for taking the annexed publication of 421 words or the equivalent thereof for a total of 3 times \$ 50.52 plus \$1.00 for making a proof of publication and depositing to same for a total cost of \$ 51.52.

SUBSTITUTE TRUSTEE'S
NOTICE OF SALE

WHEREAS, Mickey Lee Grayson executed a Deed of Trust to Frank A. Riley, Trustee for Personal Finance Co., Inc. of Olive Branch, under date of April 8, 1981, the same being recorded in Real Estate Trust Deed Book 271, Page 523, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, Personal Finance Co., Inc. of Olive Branch, the legal holder of said Deed of Trust and the note secured thereby, substituted James W. Amos as Trustee therein, as authorized by the terms thereof, by instrument dated October 27, 1982, and recorded in Real Estate Trust Deed Book 289, Page 577, in the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by the said Deed of Trust, and having been requested so to do by Personal Finance Co., Inc. of Olive Branch, the legal holder to the indebtedness secured and described by said Deed of Trust, notice is hereby given that I, James W. Amos, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry, to the highest and best bidder for cash, between the hours of 11:00 A.M. and 4:00 P.M. at the east door of the DeSoto County Courthouse in the City of Hernando, State of Mississippi, on the 5th day of May, 1983, the following described land and property, being the same land and property described in said Deed of Trust, situated in DeSoto County, Mississippi, to-wit:

Lot #427 in Section A of Delta View Addition of Lake O' the Hills Subdivision, as shown on plat appearing of record in Plat Book 4, Pages 23-24, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which recorded plat reference is made for a more particular description. Said lot being situated in Section 19, Township 3, Range 9 West, this being the same lot conveyed by Harold V. Fitzgerald and wife, Tera L. Fitzgerald, to Edward C. Collins and wife, Carolyn L. Collins, as recorded in Deed Book 103, Page 269, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

Title to such property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE this the 14th day of April, 1983.

/s/ James W. Amos
 Substitute Trustee
 April 14, 21, 28-occ.

STATE OF MISSISSIPPI, DESOTO COUNTY

I certify that the within instrument was filed for record at 10 o'clock 20 minutes A.M. 24th day of May 1983, and that the same has been recorded in Book 64 Page 201 records of WARRANTY DEEDS of said County.

Witness my hand and seal this the 25th day of May 1983.
5.50 p.m.

CLERK